

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Terry A. Lang  
Amy B. Nelson-Lang  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.  
No Respondents  
Respondent(s).

Case No. 19-24388-GLT  
Chapter: 13

Related to Document No. 88

Hearing Date: 3/12/25 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 27th of December, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 88 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before February 10, 2025**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **March 12, 2025 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Terry A. Lang  
Amy B. Nelson-Lang  
Debtors

Case No. 19-24388-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 27, 2024

User: auto  
Form ID: 604

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Terry A. Lang, Amy B. Nelson-Lang, 157 Old Farm Road, Pittsburgh, PA 15239-2353
15155093	+ Bella LG INC dba Law Ofc Daniel Ruggiero, 655 S. Main St. \$200-411, Orange, CA 92868-4690
15155098	Kohl's Department Store, PO Box 3115, Milwaukee, MO 63930-5049
15155100	+ Mercury Card/FB&T, 700 22nd Ave. south, Brookings, SD 57006-2822

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 27 2024 23:40:41	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 27 2024 23:41:30	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Dec 27 2024 23:28:15	LoanCare, LLC, c/o Stern & Eisenberg, PC, 1581 Main Stret, Suite 200, Warrington, PA 18976-3403
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:42:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15175218	Email/Text: ally@ebn.phinsolutions.com	Dec 27 2024 23:35:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15155092	+ Email/Text: ally@ebn.phinsolutions.com	Dec 27 2024 23:35:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15155094	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 23:41:24	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15183826	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:40:47	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15155095	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 27 2024 23:35:00	Comenity Bank/Jared, PO Box 182789, Columbus, OH 43218-2789
15155096	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 27 2024 23:35:00	Comenity Bank/Lane Bryant, PO Box 182273, Columbus, OH 43218-2273
15155097	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:41:40	DSNB/Macy's, PO Box 8113, Mason, OH 45040
15183427	Email/Text: bnc-quantum@quantum3group.com	Dec 27 2024 23:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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15185537	+ Email/Text: kburkley@bernsteinlaw.com	Dec 27 2024 23:35:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15187980	+ Email/Text: servicing@svcfm.com	Dec 27 2024 23:35:00	Goldman Sachs Mortgage Co, c/o Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton, FL 33432-6033
15665480	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 27 2024 23:35:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Servicing, P.O. Box 619094, Dallas, TX 75261-9094
15184081	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 27 2024 23:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15407702	Email/Text: nsm_bk_notices@mrcooper.com	Dec 27 2024 23:35:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
15269714	Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 23:40:51	Kohl's, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15186936	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 27 2024 23:35:00	LOANCARE, LLC., P.O. Box 8068, Virginia Beach, VA 23450-8068
15560460	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 23:40:42	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15184083	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15155101	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15183328	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15155103	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:40:45	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
15173731	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:42:17	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15158939	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 27 2024 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15155107	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:40:47	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
15155108	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:40:38	SYNCB/Levin, PO Box 965036, Orlando, FL 32896-5036
15155109	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:40:34	SYNCB/Lowes DC, PO Box 965005, Orlando, FL 32896-5005
15155110	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:42:13	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
15155113	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:41:29	SYNCB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
15155104	+ Email/Text: servicing@svcfm.com	Dec 27 2024 23:35:00	Service Finance LLC, 555 S. Federal Highway, Suite 200, Boca Raton, FL 33432-6033
15155105	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:41:36	Synch/Amazon, PO Box 965015, Orlando, FL 32896-5015
15155106	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:40:55	Synch/Car Care Pep Boys, PO Box 965001, Orlando, FL 32896-5001
15155111	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:41:43	Synch/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15155112	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:42:25	Synch/Scorerewards, PO Box 965005, Orlando,

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15183595	^	MEBN		Dec 27 2024 23:28:33	FL 32896-5005 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15155185	^	MEBN		Dec 27 2024 23:28:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155114	+	Email/PDF: Citi.BNC.Correspondence@citi.com		Dec 27 2024 23:40:47	Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15179023		Email/PDF: ebn_ais@aisinfo.com		Dec 27 2024 23:41:29	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15155115	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		Dec 27 2024 23:40:45	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15183516		Email/PDF: ais.wellsfargo.ebn@aisinfo.com		Dec 27 2024 23:42:07	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15183664		Email/PDF: ais.wellsfargo.ebn@aisinfo.com		Dec 27 2024 23:41:36	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15155116	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		Dec 27 2024 23:41:39	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JP MORGAN MORTGAGE ACQUISITION CORP.
15155099		Loancare Servicing Center, 3637 Sentara Way, Suite 303, VA 23542
15155117		Wells Fargo Card Service, Credit Bureau Resoltion
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Kohl's, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603992	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603993	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603994	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603995	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15603996	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15183574	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15155102	##+	Patenaude & Felix, 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584

TOTAL: 3 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2024 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Joint Debtor Amy B. Nelson-Lang amy@zomalawoffice.com
Amy L. Zema	on behalf of Debtor Terry A. Lang amy@zomalawoffice.com
Daniel Philip Jones	on behalf of Creditor LoanCare LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. dcarlon@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. bk@rgalegal.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Steven P Kelly	on behalf of Creditor LoanCare LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9